

IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

FRANCIS SANTIAGO,)	
ON BEHALF OF HIMSELF AND ALL)	
OTHERS SIMILARLY SITUATED,)	Civil Action
)	No. 02-CV-04048
Plaintiff)	
)	
v.)	
)	
GMAC MORTGAGE GROUP, INC.,)	
)	
GMAC RESIDENTIAL HOLDING)	
CORP., and)	
)	
GMAC MORTGAGE CORPORATION)	
)	
Defendants)	
)	

* * *

MEMORANDUM OPINION

JAMES KNOLL GARDNER,
United States District Judge

This Memorandum Opinion is filed in response to the Notice of Appeal filed by plaintiff on October 28, 2003 from the order of the undersigned filed September 30, 2003 granting defendants' motion to dismiss and dismissing plaintiff's Complaint. The reasons for our decision are contained in an Opinion accompanying the Order dated September 30, 2003. The discussion in the Opinion adequately expresses the reasons, analysis and legal authority for our decision and we incorporate it here.

Accordingly, we respectfully suggest to the United States Court of Appeals for the Third Circuit that plaintiff's appeal be denied and our Order affirmed.

BY THE COURT:

James Knoll Gardner
United States District Judge

November 12, 2003